

INDEPENDENTLY

NEWSLETTER

February 2009



NCIL remembers Ken Davis, pioneer of the independent living movement

The newsletter from NCIL for disabled people
about Independent Living, Direct Payments,
Individual Budgets, Personal Assistance & more...

Also available in large print, Braille, audio tape, PC floppy disc,
email and on Website



National Centre for
Independent Living

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All the views expressed are not necessarily the views of NCIL.
We reserve the right to edit articles.

Welcome to the first issue of *Independently* in 2009. I hope you will agree that this issue contains a wide range of information and views, from individuals' experiences to developments in government policy and how NCIL is responding to both.

Our first articles come from NCIL staff: Director, Sue Bott writes on the implications of the EU working directive for disabled people with live-in Personal Assistants; Policy Manager, Neil Coyle, gives NCIL's response to the Commission for Social Care Inspection's (CSCI) report on the state of social care. If you have information or views on either of these subjects, please get in touch with NCIL.

Next we come to the focal point of this issue: remembering Ken Davis. As many of you will know, Ken Davis, one of the most important figures in the independent living movement, died at the end of last year. Two NCIL members have written tributes to Ken Davis, which we are proud to publish in *Independently*.

After a request from NCIL for your involvement in *Independently*, we come to articles written by our members: Anne Pridmore writes about her experiences of independent living and employing a PA while Diana Morgan from the Derbyshire Coalition for Inclusive Living writes about DCIL's achievement of their Quality Standard. At a European level, Ines Bulic brings news of an advocacy manual to be used by organisations of disabled people across the continent.

Finally, we are very pleased to publish extracts from an important speech given by Baroness Jane Campbell, NCIL Board Member and campaigner on independent living. Jane's speech in the House of Lords should influence developments in direct payments for healthcare that we know are crucial to many NCIL members and *Independently* readers.

If you have any ideas for future issues of *Independently*, please let NCIL know by 20 March 2009.

Rachael Twomey
Editor

Many people choose to use their direct payments to employ live-in personal assistants that is your pa has a room in your house and they work for when as and when needed by agreement. The rest of their time is their own except they are there if you should need them on the odd occasion or in an emergency.



This is fine until people start asking questions about how this fits with the working time directive (the directive that says that employees must not work more than 48 hours in any one week). You will be pleased to note that the European Union Council of Ministers and the European Commission have taken a sensible approach and suggested that on-call time in live in situations be classed as inactive time and therefore not to be counted as work for the purposes of the working time directive. Unfortunately in December the European Parliament decided to take a different view. They almost certainly had lobbying from doctors in mind rather than any understanding the need for choice, control and flexibility in the lives of disabled people.

There now has to be a process of conciliation between the Council of ►

- Ministers, the Commission and the European Parliament. Agreement needs to be reached by June. It is important that ‘the powers that be’ in Europe are aware of the sort of impact there will be if on-call time is classed as part of working time. It would effectively mean that having live-in personal assistants would no longer be a viable choice for disabled people.

Please raise the issue with your MEP – remember this is European Parliament election year so they will welcome an opportunity to talk to you and be positively flattered that you are taking such an interest in matters European. It is essential that this decision of the European Parliament is challenged and that a solution that continues to give disabled people the option of employing live in personal assistants is found.

For more information contact:
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STATE OF SOCIAL CARE

Final 'State of Social Care' report on adult care services

The last annual report on adult services from the Commission for Social Care Inspection (CSCI) was published in January. The CSCI closes at the end of March. Mike Smith, NCIL Chair, spoke at the launch of 'The State of Social Care in England 2007-08' and raised several concerns for NCIL members.

'The State of Social Care in England 2007-8'

The CSCI has reported annually on England's adult services. These reports are dated for the previous year due to the availability of some of the figures. The reports provide evidence on general trends in services and how providers meet standards.

The positives: NCIL believes there are some positive findings in the 2009 final report, including:

- the higher quality people receiving support can expect;
- the increased access to Direct Payments and Individual Budgets; and
- the increase in homecare service funding.

However, the findings each come with provisos.

Quality: Disabled people needing support expect quality services. NCIL supports attention on this issue and has worked closely with the CSCI to drive up standards, through influencing the standards used to assess services and by providing disabled people's expert involvement in inspections for example. We are pleased that more services meet standards now than ever before.

But NCIL believes it is unacceptable that one in five care homes for older people fails to meet standards. The standards are called 'National **Minimum** Standards' (NMS). In 'real terms' what not meeting NMS means is that people do not have privacy and dignity respected, do not receive medication, and staff are not trained. Stronger enforcement mechanisms are required.

We are unsurprised that voluntary organisations perform better at meeting standards. NCIL believes local authorities should, in commissioning services, consider how organisations bidding for contracts are likely to meet standards ►

- based on the CSCI evidence. Voluntary organisations put people first and are more likely to meet standards and deliver stronger satisfaction scores.

Direct Payments: The number of people using Direct Payments and Individual Budgets reached over 78,000 in 2008. This is a significant and positive rise from 32,000 in March 2006. But Direct Payments have existed for over a decade and, as a percentage of overall adult service expenditure, these personal forms of support account for just £2.50 of every £100 spent. This is a very low figure and demonstrates the need for a faster ‘culture change’ in care services with disabled people (and others needing support) being placed in greater control.

NCIL supports a change in the law to make Local Authorities provide an Individual Budget or Direct Payment. We will be pursuing that aim within the Independent Living Bill and in our plans to influence the Government’s green paper for long-term care service reform. We believe this will provide the impetus to culture change that may otherwise take decades.

Access to services: We are pleased that resources are rising for support in people’s homes and on personal packages. But we are very concerned at the number of people able to access support overall and the declining figures of people accessing homecare. Between 2003 and 2008 the number of people receiving homecare has fallen 42,000. Some of this loss may be ‘hidden’ by rises in Direct Payments. NCIL will be reviewing the NHS Information Centre data to access more detail on these figures.

Overall, local authorities are still reducing access to services. Three quarters of councils do not provide support to people with ‘low’ or ‘moderate’ needs. Some councils do not meet ‘substantial’ needs. This undermines disabled people’s equality and human rights and ability to participate fully as equal citizens. It also undermines national policies on independent living, inclusion, tackling poverty, and delivering ‘early intervention’ in healthcare.

We campaign for greater access to services, including in our submission to the Government’s national debate on care and support reform. For a copy of our submission contact: policy@ncil.org.uk. We will be campaigning further to secure disabled people’s views in the care and support reform green paper, which the Government is expected to publish in April 2009.

NCIL Chair comments

Mike Smith, NCIL Chair, used his position as guest speaker at the launch of the report to raise several issues. NCIL believes these issues are important both now, as a means to continue the personalisation agenda, and in the longer-term reform of care and support. Mike highlighted:

- The divide between national Government policy and the experience of individual disabled people seeking support at local level.
- The centrality of CILs to the success of personalisation.
- The culture change in services required to meet disabled people's needs/expectations, particularly equality and human rights.
- The need for central Government leadership at a time of financial uncertainty and reform.

Why is this the last CSCI annual report?

A new care service regulator, the Care Quality Commission (CQC), opens in April and will be responsible for health and social care services. NCIL will be working closely with the new regulator.

The CQC is currently consulting on 'involving people who use services' and how health and care services are assessed. NCIL will be responding. If you want to contribute please contact policy@ncil.org.uk or if you'd like to contact the CQC directly visit: <http://www.cqc.org.uk>

Further information on 'The State of Social Care 2007-08'

For a copy of the CSCI report visit: http://www.csci.gov.uk/about_us/publications/state_of_social_care_08.aspx

For more information to contribute your comment, contact Neil Coyle, Policy Manager, NCIL.



Ken Davis will be remembered as one of the most important and influential unsung heroes in the on going struggle for equal citizenship and social justice for disabled and non-disabled people the world over. A passionate and committed socialist, he was a true pioneer and key figure in Britain's disabled people's movement. His politics and activism have had an unprecedented impact on disability policy and practice both nationally and internationally.



Ken Orville Davis

A former miner in Morton Pit, Derbyshire, Ken became quadriplegic from a diving accident while doing national service with the RAF in Aden in 1961. In 1972 he, along with other disabled people, formed the *Union of the Physically Impaired Against Segregation* (UPIAS) in 1972. This was a small group of disability activists that rejected the then orthodox personal tragedy view of disablement in favour of a more socio/political account, the social model of disability, now the driving force behind policy development in Britain and across the world.

Also in 1972, operating from a tiny cloakroom in Cressy Fields residential Home, Derbyshire, Ken established Britain's first telephone *Disablement Information and Advice Line* (DIAL). This triggered the development of a nationwide network of similar local services that formed DIAL UK. At the same time he and his disabled activist wife Maggie, were deeply involved in the creation of the UK's first integrated housing complex. The Grove Road housing scheme opened in 1976 comprising six flats, three of which were fully accessible for wheelchair users. This breakthrough project enabled Ken and Maggie to leave the Home and live alongside non-disabled people within the community in a mutually supportive environment. The Grove Road project provided an important example for similar projects throughout Britain and Europe.

In 1981, the *International Year of Disabled People*, Ken was the principal architect of Britain's first grass roots organisation of disabled people: the

Derbyshire Coalition of Disabled People (DCODP), and later, the *Derbyshire Centre for Integrated Living* (DCIL). DCIL is an organisation controlled and run by disabled people. Since 1985 it has provided a county wide range of services for disabled people clustered around what is generally referred to as 'the seven needs for independent living': information, peer support, housing, technical aids and equipment, personal assistance, transport and access. The first of its kind in the UK DCIL pioneered the idea of disabled people running their own services. All of which is now enshrined in government policy statements in Britain, the European Commission and around the world.

A life long committed campaigner against all forms of social injustice Ken was a long term supporter of CND and Amnesty International. He was a voracious reader with a love of literature and poetry and his many writings have inspired disability activists and scholars across the UK. A proud father, grandfather and great grandfather his passing will leave a gaping hole in many people's lives. His warm hearted, quiet dignity and wisdom was and will remain a constant inspiration to all who had the good fortune to know him.

Colin Barnes

Professor of Disability Studies, University of Leeds

by Jim Elder-Woodward

Ken Davis is and shall remain one of my greatest unsung heroes. To me and others who knew him, he was first and foremost an ardent activist. As the photograph shows, he was forever on the campaign trail, with his megaphone. But he was also a canny politician; an innovator of ideas and services; an organiser of people, projects and events; an inspirational leader; a teacher and mentor: but, above all, one of my best and dearest, everlasting friends.



Ken with others campaigning against a pedestrianisation project in Chesterfield

What made Ken, 'Ken', was his unstinting humanity; his love for his fellow man; his identification and empathy with all who suffered oppression, degradation, poverty or exclusion – especially those who were in such positions due to society's reaction to their physical, sensory or mental impairment; namely, disabled people.

Long before Centres for Independent Living and direct payments became the vogue – if they have ever become so – Ken and his wife Maggie set up a self-help co-op of disabled and non-disabled people living in Clay Cross. We each paid £1 membership. We each had an equal vote in the venture. But we all helped one another to find the practical assistance we needed to live independently in the village: the non-disabled member helping the disabled with any personal, domestic, or d.i.y. task which was

needed, in return for some financial remuneration.

To me, this co-operative demonstrated just how community care could achieve the principles of equal citizenship and mutual support about which Ken so often expounded in his writings and speeches

However, this wasn't the first co-operative venture Ken and Maggie had instigated. When Ken and Maggie married, they had to move into a double room in a Derbyshire care home for disabled people. However, from the very outset this was considered to be a temporary move for Ken and Maggie, who had plans to live together in the community, despite the prevailing policies of institutionalisation.

Civil and human rights for disabled people at that time were unheard of; professionals within the 'industry' were backed by legislation in their belief that it was their 'duty' to 'care' for disabled people by controlling their support systems; and consequently controlling disabled people's lives and decision-making processes. This conviction rubbed hard against the growing demand among the recipients of institutional care, who were desperate to escape and have more control over their lives.

Fortunately, there were other professionals outside the health and social care industry who were more in tune with the thoughts of the residents. One of them was the Director of the Inskip St Giles Housing Association, later to be the Raglan Housing Association. With his help, Maggie and Ken realised their plans to build the first tenant 'co-operative', providing housing with mutual support.

Three non-disabled families living on the first floor of a block of six flats in Mansfield would support disabled people living in three flats on the ground floor. The 'Grove Road Scheme' thereby liberated four disabled people from a combined 25 years of segregated institutional care. These included Ken and Maggie in one of the flats.

Ken was among the vanguard of the independent living, or disabled people's movement. His pioneering peers rank such people as Paul Hunt, Dick Leaman and Vic Finklestien, to name but a few.

Along with others, these men formed the Union of the Physically Impaired Against Segregation. They were a very small and under resourced group of people, faced with massive organisational and political barriers to overcome. Yet, the Union changed the world for disabled people. ►

- It created a new social movement which redefined terminology and constructs; enabled disabled people throughout the country to establish new systems of social support; and provided them with a collective, which promoted the positive image of disability and disabled people.

Ken introduced me to the movement in 1980, when he employed me as the first Development Officer for DIAL UK; a national self-help network of local groups of disabled people providing information and advice over the phone to other disabled people.

Ken was my teacher and my mentor. As my first task in the job, we worked together to write a paper on ‘information disability’, using the social model as the basis of our argument that people were ‘disabled’ not by their impairment, but by other factors in society, including the lack of information. This exercise was a wonderful “learning by doing” method of teaching me the social model of disability.

Ken sent me to read this paper at the 1980 Winnipeg Congress of Rehabilitation International (RI). There, a dramatic event took place, which created a sea change in the international politics of disability. After the decision to deny disabled people a stake of 51% in the governance of RI, the 250 disabled delegates from the four corners of the world, erupted into a frenzied state of anger.

A hastily called meeting of disabled delegates took place at 9 pm that evening. Delegates were in small groups, or roaming the room, wondering what was going on and uncertain about what to do.

Then suddenly Ed Roberts from California, the originator of the first Centre for Independent Living in the world, took the stage and yelled out over the noise of the room, “Cabbages of the world unite”. All became quiet and we set about organising the world-wide network of what is now called, Disabled People’s International.

I have Ken to thank for placing me in the most exciting place and moment of my life. I shall never forget it; and shall never be able to thank Ken enough for that opportunity.

I came back from Winnipeg to a new beginning in England itself; and once more Ken was at the heart of it.

1981 was the Year of Disabled People and alongside Garden Parties at Buckingham Palace, the Union decided to call sixteen of the most well established national organisations of disabled people, one of which was DIAL UK. A new organisation was established called the British Council of Organisations of Disabled People. Ken, although never taking a leading role, was nonetheless more than instrumental in getting the organisation up and running.

But for all his national and international interests, it was to the disabled folk of Derbyshire that Ken's attention, drive and efforts were mainly directed. Ken set up the first Coalition of Disabled People in England; and in the process kicked me out of my office, to make it his own as its first Director. Granted I got a brand new suite of four offices across the courtyard for DIAL UK's headquarters, so I wasn't really complaining.

Later, in 1986, Ken's influence and pressure forced Derbyshire Council to support the country's first Centre for *Integrated Living*, run by and for disabled people, as an alternative provision of services designed to support disabled people to live as equal and fully participative citizens; totally integrated within the community at large.

Throughout his political life, including that of a local county councillor, Ken's main interest lay in the individual disabled person; helping them solve practical issues, teaching and mentoring them in the ways of the social model and independent living. Ken's strength lay in his ability to empower the individual disabled person to gain control of their own lives as well as participate actively in the life of their communities.

But what of Ken's legacy? That is crystal clear to me. He has made his indelible mark on the history of disabled people's liberation from the Poor Law minimalist philosophy of social welfare and the domination of authoritative professionalism. He has shown disabled people how we can change our role from that of a dependent client to that of an empowered pro-active citizen.

We disabled people not just in Derbyshire, but throughout the entire country, have much to thank Ken for: he was a galvanizing leader to all of us; and a wonderful warm-hearted, steadfast friend to those who had the good fortune of knowing him and sharing in his congenial company.

This article has been edited for publication in *Independently*. To read the full tribute, contact NCIL.

CALL FOR CONTRIBUTIONS



This month, we are pleased to include Anne Pridmore's article on her experiences in campaigning for her right to independent living and in employing personal assistants (*page 18*) and WECIL's article on how they achieved their quality standard (*see page 17*).

NCIL would like to encourage more of its members, and disabled people more widely, to make direct contributions to *Independently*. Of course, we try to represent the interests of our members within these pages but nothing can equal the first-person testimony of individual people themselves. If you, or the organisation you work for, has a story to tell about independent living, we would be very glad to hear from you.



It may be that you do not wish to write anything yourself but have opinions and ideas on what you would like to see in *Independently*. If so, we would welcome your feedback; without it the newsletter cannot be improved in the ways our readers want.

If you have anything to tell us about *Independently*, or would like to contribute a piece yourself, contact Rachael Twomey, who edits the newsletter, using NCIL's usual contact details.

ISO QUALITY AWARD FOR WECIL

WECIL is a registered charity providing services to Disabled people, older people and carers in the South West. We are funded in the majority by local authorities and compete for tenders alongside other voluntary sector organisations and multi national organisations. To successfully compete during the tendering process we require evidence of our commitment to quality management systems and procedures. Last year we therefore decided to obtain the ISO 9001 award as this provides the necessary recognition and give us maximum points during the tendering process. Only about 3% of UK businesses have been awarded this standard.



The process involved an initial assessment with a representative of an independent company who then produced a draft procedures manual. Following assessment a decision is made as to whether certification can be granted. This may require the implementation of some procedures prior to the award. A manual is produced with full guidance notes as to procedures, meetings, policies which need to be implemented to ensure compliance. Compliance is ongoing and requires regular audits conducted by staff representatives. The initial assessment is the easy part – for us the hard work starts with amending the manual and gathering evidence to ensure compliance.

The cost of obtaining the award is approximately £1,500 with an additional £500 per annum to remain registered, although this varies according the independent company chosen.

Our award was presented during our Annual General Meeting by The Right Honourable Lord Mayor of Bristol Councillor Christopher Davies.

If you contact us in a year's time we'll let you know what the process was really like!!

Diana Morgan
Resources Coordinator, WECIL

BEING THE BOSS



Hi, my name is Anne Pridmore and I live in a small market town in the Midlands. I married in 1964, worked full time and didn't recognise myself as a disabled person. In 1984 my partner of 20 years left me, and I found myself at 44 years of age unable to do the most basic things for myself.

As I had three months notice of his intention to leave, I contacted the Social Services asking them for help. Three days before he was due to leave I found myself unable to go for a pee, get out of bed or into bed unaided. The Social Services visited me and told me that they didn't know what to do

with me, and did I know of anyone who would "look after me!"

Not only had I the emotional loss to deal with, but the fear of reaching the age of 44 and never having been alone in a house all night. In 1991, I was introduced to Jane Campbell (*see pages 20-22*) and Independent Living and the Independent Living Fund (ILF). Between 1991 and 1993 I campaigned to persuade the Local Authority to allow me to swap services (home care, bath nurse, district nurses) for cash. This was my first step to liberation and the disabled people's movement. It was a long battle, but the end result meant that 35 disabled people in Leicestershire were able - for the first time - to have control over their lives through the use of third-party payments.

With the start of Direct Payments, the rest is history you might think. However, I have always felt that the most crucial criteria for a good Personal Assistant (PA) is the 'relationship' you have between you. It is easy to teach a person to cook your favourite meal, but getting the relationship right is more tricky. This website www.beingtheboss.co.uk hopes to address the lack of peer support through a sharing of information based on experiences from disabled people who employ their own PAs - however they are funded - and by providing a safe forum to discuss/share ideas. It is also very important to appreciate that there is no ONE correct way of working with PAs. We all have our different approaches and we must respect and value this.

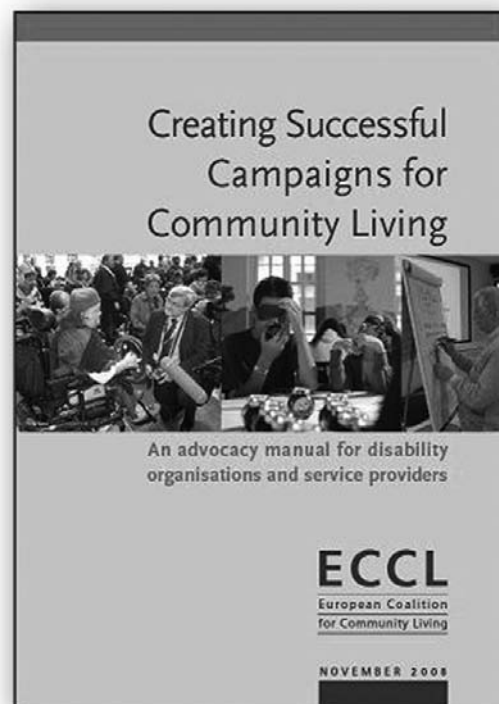
ECCL publishes a new resource on advocating for Community Living

On 10 December 2008, on the occasion of the International Human Rights Day and the 60th Anniversary of the Universal Declaration of Human Rights, the European Coalition for Community Living (ECCL) published an advocacy manual for disability organisations and service providers entitled '**Creating Successful Campaigns for Community Living**'.

The purpose of the manual is to assist individuals and organisations who want to achieve the changes that are needed to ensure that people with disabilities can participate in community life as equal citizens. It provides information and advice on how to conduct campaigns and other activities to attain the goal of community living for all people with disabilities.

The manual gives examples of successful initiatives from across Europe, such as lobbying for direct payments in the UK, establishing self-advocacy groups in Croatia, using a pilot programme on personal assistance in Norway to influence legislation on social services and organisation of a lobbying week in Brussels with representatives of EU institutions.

The manual is currently available in English and can be downloaded from the ECCL website www.community-living.info.



Ines Bulic

Coordinator, European Coalition for Community Living

DIRECT PAYMENTS - THE BATTLE MOVES TO HEALTH

Below are extracts from Baroness Jane Campbell's speech in support of the Health Bill, in the House of Lords, on 4th Feb, 2009.

Baroness Campbell of Surbiton

4th February 2009

My Lords, I welcome this Bill which provides the primary legislation in chapter 3 for piloting Direct Payments (personal budgets) in health care.

One of my first visits to your Lordships' House was in 1993, to hear the Noble Lord, Lord McColl move the Second Reading of the Disabled Persons (Services) (No. 2) Bill. During his speech, Lord McColl spoke of a "*Mrs D*" who "*is young and married...works as a training director and pays taxes. She receives a cash payment from her local authority [and], makes her own personal assistance arrangements*". Sixteen years later, my Lords, "*Mrs D*" is very pleased to be a Member of this House and to be speaking in this debate.

Lord McColl's Bill, of such foresight, passed all its stages in this House but did not survive in another place. However, it loosened a nut and the result was the Direct Payments (Community Care) Act. That Act is one of the reasons I can be here today. I believe that Direct Payments in healthcare could have a similarly life enhancing effect on many more people.

I know many people are wary of direct payments in health. It is a big cultural shift from the doctor knows best, to the patient - may know better! So to ease this anxiousness, I am looking to the Noble Minister, Lord Darzi, to also take full account of the **Welfare Reform Bill**, the **Putting People First Concordat** and the **cross government Independent Living Strategy**, all of which are at different stages of developing personal budgets. All three have direct implications for direct payments in Health. The healthcare pilots must learn from the developments in these areas and join up health budgets seamlessly. People do not want their lives frag-

mented across different funding streams, organisations, and policy aims. This is the current reality.

It is essential that Minister and officials at the Department of Health and the DWP cooperate closely with one another.

As someone who has lived and breathed direct payments in social care for several years, including serving on the cross-departmental

task force, I would also like to thank the Minister today for the commitment in the Health Bill to involve charities, the private and the voluntary sectors in pilot schemes. Experience in social care has demonstrated that whilst the benefits of direct payments are immense, so too may appear the risks, especially for individuals as yet unused to choice and control. The temptation to play it safe by sticking with existing services, even if inadequate, will be strong unless individuals know that they have access to impartial support. Such support is best provided by peers who have had similar experiences, like Centres for Independent Living in social care. The DoH and DWP ODI are doing much work to develop User Led Organisations (ULOs) and I hope that the Minister will ensure direct payments mooted in this Bill, gains from this approach. I would like the Minister to give a commitment today, to only set-up pilot schemes in areas where suitable support schemes are in place.

Finally, I would like to give a brief example of how a direct payment in health care would have assisted me last year. As I am unable to move unaided, I sleep on a ripple bed. It prevents me from developing pressure sores and ensures I get a good night's sleep. The mattress developed a serious puncture. It had been a good few years since I was given the mattress, so I went on the Internet and found an exact replica costing £200. When I called the PCT giving details for a replacement they insisted on sending out the district nurse to reassess me even though I assured them ►

**Baroness
Jane Campbell**



- my condition had not changed. It was not to be. Instead there then followed a series of costly visits. The first one included a 16 page questionnaire and taking my pulse. When I answered no to the question, “did I have a pressure sore”, the nurse said I would therefore not require a ripple mattress. I explained the reason I didn't have pressure sores was because I used a ripple mattress -- it's called prevention! The district nurse then told me I would need to see the tissue viability nurse as she was not authorised to recommend a replacement mattress. Exasperated at having to take another day of work, I agreed to a second visit. This second more expert professional, decided I should receive a super-doooper extra thick air mattress and pump costing close to £3,000. This was not what I wanted, not least because it would raise me a foot above my husband lying beside me! Patients don't normally sleep in double beds I was informed! Her recommendation was the only option – take it or leave it! In desperation I suggested that I might take it, sell it on eBay and use the cash to buy a lifetime's supply of mattresses. This resulted in much discussion back at the office but, finally, they relented and I am happy to inform the Minister I have saved the NHS £2650.

Patients, my Noble Lords, are often the experts in their own situation: experts by experience. The pilots will empower the NHS to draw on that knowledge and experience to make good partnership decisions.

Baroness Jane Campbell is a Board Member of NCIL.

You can get involved and support NCIL by:

Making a donation

Sponsoring one of our activities

Taking part in one of our campaigns

Contributing to our newsletter

Joining as a member

Using our training services

Contact us

Information: info@ncil.org.uk

Campaigning: policy@ncil.org.uk

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NCIL is a company limited
by guarantee registration no. 4701388

Charity no.1113427



Independent living insurance policy

At Fish, we offer two levels of cover for those taking advantage of direct payments (Independent living) to choose and control their own support, or fund their support/care privately, so they can enjoy independent living. Whilst direct payments provide welcome freedom and choice, they also bring responsibilities and potential liabilities as personal and care assistants are directly employed. You must by law, whether you receive direct payments or employ someone using your own funds, have employer's liability insurance.

Such obligations may have in the past put off some disabled & older people from benefitting from direct payments and enjoying greater control of their lives. Our full cover policy is designed to ease such concerns by providing not just extended insurance cover but access to a 24-hour employment law advice line to help you prevent or professionally manage any disputes. Staffed by qualified employment law advisors this will give you immediate access to advice on issues such as disciplinary matters, dismissal, absenteeism, health and safety regulations, change of duties and harassment. In addition, should an employment dispute reach court or tribunal, the policy will cover legal costs to resist and defend a case and awards which may be made against you for unfair dismissal or discrimination.

If you do not have experience as an employer we strongly recommend you take our full cover insurance. You may also want to contact your local direct payment support service.

The table opposite provides a simple comparison between the two levels of cover:

	Basic Cover	Full Cover
Section 1		
Employer's Liability	Limit £20 million	Limit £20 million
Indemnity to Principal	✓	✓
Public Liability	✓	✓
Section 2		
Personal Accident	x	✓
Personal Accident of Employee	x	✓
Errors and Omissions by Employee	x	✓
Additional Expenses	x	✓
Infidelity of Employee	x	✓
Employment Tribunal Costs	x	✓
Indemnity to Others	x	✓
Section 3		
Employment Tribunal Legal Defence Fees	x	✓
Employment Tribunal Awards and Compensation	x	✓
24 Hour Employment Law Advice Line	x	✓
Access to Web Service	x	✓
Premium	£76.65*	£134.40*

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*All premiums include IPT at the appropriate rate. www.fishinsurance.co.uk. Monday-Friday 9.00-5.00. Fish Administration is authorised and regulated by the Financial Services Authority. Telephone calls may be monitored or recorded for security and training purposes. Fish Insurance is a trading style of Fish Administration Ltd. Registered in England No. 4214119

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